

FFELP Worksheet

Issuer : North Texas Higher Education Authority, Inc.
Indenture Name Series 2012-1
Reporting Period : 04/01/2013-06/30/2013
Contact : Kevin Xu

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Certificate/Note/Bond Status

	Series / Tranche 2012-1	Total Balance
Beginning Principal Balance (\$)	\$ 407,239,000.00	\$ 407,239,000.00
Interest Paid (\$)	\$ 1,263,214.96	\$ 1,263,214.96
Principal Paid (\$)	\$ 16,029,000.00	\$ 16,029,000.00
Ending Principal Balance(\$)	\$ 391,210,000.00	\$ 391,210,000.00
Interest Accrued not paid (\$)	\$ 363,236.75	\$ 363,236.75
Maturity Date	12/1/2034	
Actual Days in Period	91	
Actual Coupon Rate	1.1938%	
Coupon Type	LIBOR Floating Rate Bonds	

Student Loan Pool Data-FFELP

I. Pool Size (\$)

	Combined Principal	# of Borrowers	ABI
Beginning Balance	\$ 410,562,669.94	33,775	\$ 12,155.82
Loans Added	\$ -	0	\$ -
Loans Repaid	\$ 15,308,929.08	1,452	\$ 10,543.34
Ending Balance	\$ 395,253,740.86	32,323	\$ 12,228.25

II. Loans by Program Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
Subsidized Stafford	\$ 109,085,724.96	27%	\$ 103,683,929.80	26%	35580
Unsubsidized Stafford	\$ 114,493,060.24	28%	\$ 109,689,653.02	28%	27656
SLS	\$ 114,529.92	0%	\$ 114,674.05	0%	35
PLUS	\$ 12,681,809.07	3%	\$ 11,877,125.37	3%	2034
Consolidation - Subsidized	\$ 77,695,877.90	19%	\$ 75,662,529.79	19%	6122
Consolidation - Unsubsidized	\$ 96,491,667.85	24%	\$ 94,225,828.83	24%	6336
Total	\$ 410,562,669.94	100%	\$ 395,253,740.86	100%	77763

III. Loans by School Type

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
2-Year	\$ 27,942,762.54	7%	\$ 26,684,307.12	7%	8652
4-Year	\$ 345,518,997.11	84%	\$ 332,846,531.10	84%	63222
Proprietary	\$ 14,247,418.66	3%	\$ 13,529,934.23	3%	3931
Other	\$ 22,853,491.63	6%	\$ 22,192,968.41	6%	1958
Total	\$ 410,562,669.94	100%	\$ 395,253,740.86	100%	77763

IV. Loan Status

	Beginning of the period		End of Period Balance		# of Loans
	\$	%	\$	%	
In School & Grace	\$ 10,244,261.54	2.5%	\$ 8,732,719.36	2.2%	2519
Repayment	\$ 296,465,724.37	72.2%	\$ 289,657,088.30	73.3%	55363
Forbearance	\$ 40,223,377.55	9.8%	\$ 41,326,412.60	10.5%	7296
Deferment	\$ 57,663,629.57	14.0%	\$ 51,918,801.02	13.1%	11701
Claims	\$ 5,965,676.91	1.5%	\$ 3,618,719.58	0.9%	884
Total	\$ 410,562,669.94	100%	\$ 395,253,740.86	100%	77763

V. Loans By Guarantor

	\$	% of loans
Texas Guaranteed Student Loan Corporation	\$ 391,435,578.03	99.03%
United Student Aid Fund	\$ 2,884,262.48	0.73%
Other	\$ 933,900.35	0.24%
Total	\$ 395,253,740.86	100%

VI. Special Allowance Indices

	Balance		% of Total	
	Beginning	Ending	Beginning	Ending
Treasury Bill	\$ 16,835,953.74	\$ 16,043,261.44	4.10%	4.06%
LIBOR based	\$ 393,726,716.20	\$ 379,210,479.42	95.90%	95.94%
Total	\$ 410,562,669.94	\$ 395,253,740.86	100.00%	100.00%

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VII. Payment Status				VIII. Borrower Benefits		
	\$ Amount	% Repayment	# of Loans		\$ Amount	%
Current	\$ 287,291,002.57	85.86%	54,290	25 basis points	\$ 27,332,875.06	6.92%
31-60 days delinquent	\$ 13,234,327.61	3.96%	2,436	30 basis points	\$ 1,308,550.00	0.33%
61-90 days delinquent	\$ 7,446,976.85	2.23%	1,499	50 basis points	\$ 1,648,922.79	0.42%
91-120 days delinquent	\$ 4,913,238.78	1.47%	897	75 basis points	\$ 11,613,368.94	2.94%
121-150 days delinquent	\$ 4,059,534.50	1.21%	812	100 basis points	\$ 18,540,985.43	4.69%
151-180 days delinquent	\$ 3,162,940.87	0.95%	672	125 basis points	\$ 24,274,493.40	6.14%
181-210 days delinquent	\$ 2,602,888.78	0.78%	433	150 basis points	\$ 2,600.63	0.00%
211-240 days delinquent	\$ 2,656,932.15	0.79%	504	175 basis points	\$ 1,070.36	0.00%
241-270 days delinquent	\$ 3,200,356.48	0.96%	639	200 basis points	\$ 64,666.92	0.02%
271 & > days delinquent	\$ 6,034,021.89	1.80%	1,361	225 basis points	\$ 125,719.76	0.03%
Total	\$ 334,602,220.48	100%	63,543	250 basis points	\$ 301,873.91	0.08%
				275 basis points	\$ 272,908.02	0.07%
				300 basis points	\$ 19,774.08	0.01%
				Total	\$ 85,507,809.30	21.63%

IX. Claims Activity Outstanding at End of Quarter				X. Quarterly Collections (excludes claim payments)		XI. Top Schools in Portfolio	
Claims Filed	\$ 10,644,307.10	Principal	10,245,961.49			UNIV OF TEXAS AT AUSTIN STDNT	\$ 64,510,933.02
Claims > 390 days delinq	\$ 2,296,297.12	Interest	2,719,568.26			UNIVERSITY OF NORTH TEXAS	\$ 39,072,926.85
Claims Rejected	\$ 5,037.53					SOUTHERN METHODIST UNIV AT DAL	\$ 22,868,040.65
Default Claims paid during the quarter	3,698,831.97					UNIV OF TX AT ARLINGTON	\$ 17,746,429.69
Cumulative Default Claims Paid(Beg. 07/24/2012)	\$ 16,956,546.47					TEXAS A&M UNIVERSITY STUDENT F	\$ 16,594,803.06
		Total	\$ 12,965,529.75			Total	\$ 160,793,133.27

XII. Servicer Information									
Servicer # 1.									
Nelnet Services	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Claims Paid during reporting period	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)		
	3,989	\$ 26,303,098.71	6.65%	\$ 708,350.69	\$ 246,147.56	\$ -	\$ 240,816.29		
Total	3,989	\$ 26,303,098.71	6.65%	\$ 708,350.69	\$ 246,147.56	\$ -	\$ 240,816.29		
Servicer # 2.									
Edfinancial Services	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Claims Paid during reporting period	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)		
	38,881	\$ 229,088,013.05	57.96%	\$ 6,169,411.98	\$ 2,143,833.14	\$ 5,037.53	\$ 2,097,400.21		
Total	38,881	\$ 229,088,013.05	57.96%	\$ 6,169,411.98	\$ 2,143,833.14	\$ 5,037.53	\$ 2,097,400.21		
Servicer #3									
HESC	# of Loans Serviced	\$ amount of loans Serviced	% of Portfolio Serviced	\$ Amt. of claims filed during reporting period	Claims Paid during reporting period	Claims rejected status at end of period (1)	Claims outstanding at end of period (2)		
	34,893	\$ 139,862,629.10	35.39%	\$ 3,766,544.43	\$ 1,308,851.28	\$ -	\$ 1,280,503.08		
Total	34,893	\$ 139,862,629.10	35.39%	\$ 3,766,544.43	\$ 1,308,851.28	\$ -	\$ 1,280,503.08		
Grand Total Servicers	77,763	\$ 395,253,740.86	100.00%	\$ 10,644,307.10	\$ 3,698,831.97	\$ 5,037.53	\$ 3,618,719.58		

1. Rejected subject to cure, aged six months or more
 2. Outstanding, including rejected aged less than six months

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Collection Activity - Cash Activity

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(a) Interest Collections	
Regular Interest Collections	\$ 2,719,568.26
Reimbursement by Guarantors	\$ 316,592.45
(b) Principal collections	
Regular Principal Payments	\$ 10,245,961.49
Reimbursement by Guarantors	\$ 6,245,933.16
(c) Governmental Interest and Special Allowance	\$ (1,791,324.81)
(d) Derivative Payments (to the issuer)	N/A
(e) Investment Income	\$ 2,137.59
(f) Draws from Reserve	\$ 15,323.50
(g) Other	\$ -
Total Available Funds:	\$ 17,754,191.64

Waterfall Activity - Cash/Modified Cash Activity

(a) Rebates	
Arbitrage	\$ -
Consolidation Rebate	456,480.15
(a) Fees	
Carryover Servicing Fee	N/A
Current Servicing Fee	\$ 353,117.29
Administration Fee	\$ 111,800.00
Trustee Fee (Annual Payment)	\$ -
Insurance Provider (Annual Payment)	N/A
Remarketing Fee (Quarterly Payment)	N/A
Commitment Fee (Quarterly Payment)	N/A
Calculation Agent Fee (Annual Payment)	\$ -
Other	\$ -
(c) Derivative Payments (to the counterparty)	
Cap	N/A
Swap	N/A
Termination Amounts	N/A
(d) Interest Payments	
Accrued and Unpaid Coupon Payment	\$ 363,236.75
Current Coupon Payment	\$ 1,263,214.96
(e) Principal Payments	
Principal Payment	\$ 16,029,000.00
(f) Reserve Replenishment	\$ -
(g) Deposits to other accounts (Redemption Fund)	\$ -
(h) Releases back to the issuer	\$ -
Total Payments and Fees:	\$ 18,576,849.15
Any Interest Shortfalls?	No
Any Principal Shortfalls?	No

Interest Rate Activity

Period

\$	2012-1	Mode
	391,210,000.00	LIBOR Floating Rate Bonds
Rate Average		1.1986%